

**SB ACQUISITION COMPANY, LLC**

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 4139579	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$7,531	\$6,084	-19.2%		
Loans	\$5,186	\$3,778	-27.1%		
Construction & development	\$446	\$194	-56.5%		
Closed-end 1-4 family residential	\$1,116	\$914	-18.1%		
Home equity	\$360	\$280	-22.3%		
Credit card	\$0	\$0			
Other consumer	\$56	\$34	-39.5%		
Commercial & Industrial	\$707	\$255	-63.9%		
Commercial real estate	\$1,989	\$1,727	-13.2%		
Unused commitments	\$993	\$536	-46.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$283	\$806	184.9%		
Asset-backed securities	\$1	\$2	38.0%		
Other securities	\$869	\$470	-45.9%		
Cash & balances due	\$996	\$496	-50.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$62	\$65	4.8%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$97	\$68	-29.8%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$7,102	\$5,463	-23.1%		
Deposits	\$5,460	\$4,982	-8.7%		
Total other borrowings	\$1,444	\$343	-76.3%		
FHLB advances	\$1,099	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$428	\$621	44.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$497	NA		
Performance Ratios					
Tier 1 leverage ratio	5.5%	9.2%	--		
Tier 1 risk based capital ratio	8.1%	14.4%	--		
Total risk based capital ratio	10.7%	14.7%	--		
Return on equity <sup>1</sup>	-11.3%	14.2%	--		
Return on assets <sup>1</sup>	-0.7%	1.4%	--		
Net interest margin <sup>1</sup>	2.7%	3.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	68.6%	0.2%	--		
Loss provision to net charge-offs (qtr)	115.2%	764.3%	--		
Net charge-offs to average loans and leases <sup>1</sup>	2.2%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	33.7%	39.0%	2.8%	0.0%	--
Closed-end 1-4 family residential	5.1%	3.4%	0.5%	0.0%	--
Home equity	1.2%	2.7%	0.4%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	14.3%	1.6%	1.6%	0.0%	--
Commercial & Industrial	10.1%	14.1%	1.6%	0.0%	--
Commercial real estate	4.5%	6.2%	0.1%	0.0%	--
Total loans	7.7%	7.3%	0.7%	0.0%	--